Application No.: 10/599,070 Docket No.: AP113-06

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

FIRST NAMED INVENTOR: Charles Mason

SERIAL NUMBER: 10/599,070

INTERNATIONAL APPLICATION NO.: PCT/IB2004/003065

FILING OR 371(c) DATE: 09/19/2006

TITLE: E-MAIL BANK ACCOUNT STATEMENT FOR INTERNET BANKING WHEN CARRYING OUT ONLINE PAYMENTS VIA E-MAIL AND METHOD FOR

PREPARING AN EMAIL BANK ACCOUNT STATEMENT

GROUP ART UNIT: 3624

EXAMINER: Unknown

DOCKET NO.: AP113-06

RESPONSE TO NOTIFICATION OF INSUFFICIENT FEES (DO/EO/US)

May 24, 2007

Mail Stop PCT Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

Honorable Sir/Madam:

This response is submitted in conjunction with a copy of the NOTIFICATION OF INSUFFICIENT FEES (DO/EO/US).

In response to the NOTIFICATION OF INSUFFICIENT FEES dated 04/27/2007, the following amendments and/or remarks are respectfully submitted in connection with above-identified application: